FINANCIAL FOUNDATIONS

A FINANCIAL PLANNING SERVICE FOR YOUNG PROFESSIONALS

PARTNERS IN FINANCIAL PLANNING

Financial Foundations Services Overview

SERVICE	FINANCIAL FOUNDATIONS
Financial Planning	• Goal Setting • Major Mistake Avoidance • Insurance Review • Basic Estate Planning
Investment Plan	✔
Balance Sheet Tracking	✔
Annual Portfolio Rebalancing	✔
Risk Tolerance Evaluation	✔
Access to Institutional Custodians	✔
Tax Filing	For an additional fee
Periodic Update Meetings	Phone, Video, Email
Ongoing Consultation	Unlimited phone or email on covered subject areas

By beginning now to define your goals, avoiding negative financial decision making, ensuring that your insurance and estate planning are addressed, creating a plan to deal with debt, utilizing your income in the best way, and properly investing your assets, you will be better protected and more prepared, and achieve more success in your finances moving forward.

There are no asset minimums, and this service provides a lower-cost option compared to our comprehensive planning. This allows younger professionals access to the knowledge and advice of a CERTIFIED FINANCIAL PLANNER™ professional. You will pay an initial fee that covers our upfront analysis plus the first three months of our planning services. You will then pay a monthly fee based on your investment assets.

partnersinfinancialplanning.com

You can expect excellent service and solid advice from us. In return, we expect a few things from you. For this program, we expect our clients to be actively engaged and complete any actions required of them. This includes working toward a savings goal based on your age. The aim of this program will be to graduate you to our comprehensive level of planning in the future.

Our firm looks to form long-term relationships with clients. We view this program as the beginning of a relationship that will last many years. Please let us know if we can provide any further information regarding our firm or this program.

PARTNERS
IN FINANCIAL PLANNING

421 S. College Ave.
Salem, VA 24153
(540) 444-2930

Financial Foundations Fee Schedule and Savings Guideline

INITIAL PLAN FEE
$499 — Covers the first three months

MONTHLY RECURRING FEES	
INVESTMENT ASSETS	MONTHLY FEE
$0 to $100,000	$100 per month
$100,000 to $200,000	$150 per month
$200,000 to $300,000	$200 per month

OPTIONAL TAX FILING
$500 — higher fee may apply, depending on complexity

PAYMENT METHOD
We require that our monthly fee be deducted from your checking account and deposited into a TD Ameritrade Brokerage Account, or that the fee be deducted from your Brokerage Account Assets.

SAVINGS GOAL GUIDELINE		
These rates are age-based industry benchmarks for the recommended savings rate for those with investment assets of less than $300,000.	AGE	TARGET ANNUAL INVESTMENT
	20s	10% of Gross Income
	30s	15% of Gross Income
	40s	20% of Gross Income

PARTNERS IN FINANCIAL PLANNING

partnersinfinancialplanning.com